

Ve



UNITED STATES DEPARTMENT OF COMMERCE

United States Patent and Trademark Office

Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
-----------------	-------------	----------------------	---------------------

09/298,417 04/23/99 HOLM-BLAGG

L 06042-0130

Ca

EXAMINER

TM02/0605

BRENDA OZAKI HOLMES ESQ
JONES AND ASKEW LLP
2400 MONARCH TOWER
3424 PEACHTREE ROAD NE
ATLANTA GA 30326

CALVE, J	
ART UNIT	PAPER NUMBER

2164

DATE MAILED:

06/05/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

SM

Office Action Summary

Application No.

09/298,417

Applicant(s)

HOLM-BLAGG, Lynn et al

Examiner

Jim Calve

Art Unit

2164

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 1 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on Apr 23, 1999

2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) 1-61 is/are pending in the application.

4a) Of the above, claim(s) _____ is/are withdrawn from consideration.

5) ☐ Claim(s) _____ is/are allowed.

6) ☐ Claim(s) _____ is/are rejected.

7) ☐ Claim(s) _____ is/are objected to.

8) ☒ Claims 1-61 are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on _____ is/are objected to by the Examiner.

11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved.

12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

a) ☐ All b) ☐ Some* c) ☐ None of:

1. ☐ Certified copies of the priority documents have been received.

2. ☐ Certified copies of the priority documents have been received in Application No. _____

3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

*See the attached detailed Office action for a list of the certified copies not received.

14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

15) ☐ Notice of References Cited (PTO-892)

18) ☐ Interview Summary (PTO-413) Paper No(s). _____

16) ☒ Notice of Draftsperson's Patent Drawing Review (PTO-948)

19) ☐ Notice of Informal Patent Application (PTO-152)

17) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s). _____

20) ☐ Other:

Art Unit: 2164

DETAILED ACTION

Election/Restriction

1. Restriction to one of the following inventions is required under 35 U.S.C. 121:
 - I. Claims 1-8, drawn to a method of authorizing financial transactions, classified in class 705, subclass 44.
 - II. Claims 9-22, drawn to a method of applying a group payment to a group, classified in class 705, subclass 34.
 - III. Claims 23-29, drawn to a method of pooling reward points, classified in class 705, subclass 40.
 - IV. Claims 30-32, drawn to a method of redeeming group reward points, classified in class 705, subclass 14.
 - V. Claims 33-35, drawn to a method of chasing reward points, classified in class 705, subclass 14.
 - VI. Claims 36-38, drawn to a method of updating a plurality of financial records, classified in class 705, subclass 38.
 - VII. Claims 39-44, drawn to a method of identifying accounts associated with a group, classified in class 705, subclass 35.
 - VIII. Claims 45-49, drawn to a method of providing data for a group statement, classified in class 705, subclass 38.

Art Unit: 2164

- IX. Claims 50-52, drawn to a method of identifying intended statement data recipients, classified in class 705, subclass 35.
- X. Claims 53-57, drawn to a method of identifying an intended recipient of a cardholder communication, classified in class 705, subclass 35.
- XI. Claims 58 and 59, drawn to a method of creating a group communication that includes information about a plurality of selected accounts of the group, classified in class 705, subclass 35.
- XII. Claims 60 and 61, drawn to a method of merging cardholder communications that provide information about accounts of a member group, classified in class 705, subclass 35.

2. The inventions are distinct, each from the other because of the following reasons:

Inventions I and II are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. See MPEP § 806.05(d).

3. Inventions I and III are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately

Art Unit: 2164

usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. See MPEP § 806.05(d).

4. Inventions I and IV are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. See MPEP § 806.05(d).

5. Inventions I and V are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention V has separate utility such as providing a method

Art Unit: 2164

of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. See MPEP § 806.05(d).

6. Inventions I and VI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. See MPEP § 806.05(d).

7. Inventions I and VII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. See MPEP § 806.05(d).

Art Unit: 2164

8. Inventions I and VIII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. See MPEP § 806.05(d).

9. Inventions I and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).

10. Inventions I and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of

Art Unit: 2164

authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).

11. Inventions I and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

12. Inventions I and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention I has separate utility such as providing a method of authorizing financial transactions by receiving an authorization request and determining whether an account is a key account. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a

Art Unit: 2164

member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

13. Inventions II and III are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. See MPEP § 806.05(d).

14. Inventions II and IV are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. See MPEP § 806.05(d).

Art Unit: 2164

15. Inventions II and V are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. See MPEP § 806.05(d).

16. Inventions II and VI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. See MPEP § 806.05(d).

17. Inventions II and VII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group

Art Unit: 2164

payment and determining which accounts are credited. Further, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. See MPEP § 806.05(d).

18. Inventions II and VIII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. See MPEP § 806.05(d).

19. Inventions II and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether

Art Unit: 2164

payment for the dependent account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).

20. Inventions II and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).

21. Inventions II and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

Art Unit: 2164

22. Inventions II and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention II has separate utility such as providing a method of applying a group payment to a group by determining whether a received payment is a group payment and determining which accounts are credited. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

23. Inventions III and IV are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. See MPEP § 806.05(d).

24. Inventions III and V are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately

Art Unit: 2164

usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. See MPEP § 806.05(d).

25. Inventions III and VI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. See MPEP § 806.05(d).

26. Inventions III and VII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled.

Art Unit: 2164

Further, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. See MPEP § 806.05(d).

27. Inventions III and VIII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. See MPEP § 806.05(d).

28. Inventions III and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the

Art Unit: 2164

dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).

29. Inventions III and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).

30. Inventions III and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

Art Unit: 2164

31. Inventions III and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention III has separate utility such as providing a method of pooling reward points earned by plural accounts by determining whether a dependent strategy of a dependent account specifies that reward points earned by the dependent account are pooled. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

32. Inventions IV and V are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. Further, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. See MPEP § 806.05(d).

Art Unit: 2164

33. Inventions IV and VI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. Further, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. See MPEP § 806.05(d).

34. Inventions IV and VII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. Further, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. See MPEP § 806.05(d).

35. Inventions IV and VIII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be

Art Unit: 2164

separately usable. In the instant case, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. Further, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. See MPEP § 806.05(d).

36. Inventions IV and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).

37. Inventions IV and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IV has separate utility such as providing a

Art Unit: 2164

method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).

38. Inventions IV and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

39. Inventions IV and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IV has separate utility such as providing a method of redeeming group reward points by receiving a request to redeem reward points

Art Unit: 2164

maintained in a group pool and determining whether an account associated with the request is a member of a group and, if so, whether the account is a dependent account. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

40. Inventions V and VI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. Further, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. See MPEP § 806.05(d).

41. Inventions V and VII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account

Art Unit: 2164

that supports chasing. Further, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. See MPEP § 806.05(d).

42. Inventions V and VIII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. Further, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. See MPEP § 806.05(d).

43. Inventions V and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether payment for the dependent

Art Unit: 2164

account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).

44. Inventions V and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).

45. Inventions V and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

Art Unit: 2164

46. Inventions V and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention V has separate utility such as providing a method of chasing reward points by receiving a redemption request and determining whether a reward program associated with the request supports chasing and, if so, identifying the group account that supports chasing. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

47. Inventions VI and VII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. Further, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. See MPEP § 806.05(d).

Art Unit: 2164

48. Inventions VI and VIII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. Further, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. See MPEP § 806.05(d).

49. Inventions VI and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).

50. Inventions VI and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VI has separate utility such as providing a

Art Unit: 2164

method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).

51. Inventions VI and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group master data. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

52. Inventions VI and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VI has separate utility such as providing a method of updating a plurality of financial records by receiving a single input of updated information of a group and determining financial records associated with the group using group

Art Unit: 2164

master data. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

53. Inventions VII and VIII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. Further, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. See MPEP § 806.05(d).

54. Inventions VII and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent

Art Unit: 2164

account, checking the dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).

55. Inventions VII and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).

56. Inventions VII and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected

Art Unit: 2164

accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

57. Inventions VII and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VII has separate utility such as providing a method of identifying accounts associated with a group by receiving an account identifier, determining whether the account is a member of a group and, if so, identifying additional accounts associated with the group. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

58. Inventions VIII and IX are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. Further, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine

Art Unit: 2164

whether payment for the dependent account is due from the primary owner and identifying the primary owner. See MPEP § 806.05(d).

59. Inventions VIII and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).

60. Inventions VIII and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

Art Unit: 2164

61. Inventions VIII and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention VIII has separate utility such as providing a method of providing data for a group statement by calculating statement data for each account and providing group aggregate data using such account statement data. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

62. Inventions IX and X are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. Further, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. See MPEP § 806.05(d).

63. Inventions IX and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be

Art Unit: 2164

separately usable. In the instant case, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

64. Inventions IX and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention IX has separate utility such as providing a method of identifying intended statement data recipients by calculating statement data for a dependent account, checking the dependent strategy to determine whether payment for the dependent account is due from the primary owner and identifying the primary owner. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

Art Unit: 2164

65. Inventions X and XI are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. Further, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. See MPEP § 806.05(d).

66. Inventions X and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, Invention X has separate utility such as providing a method of identifying an intended recipient of a cardholder communication by checking a dependent account strategy and identifying the primary owner specified by such strategy. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

67. Inventions XI and XII are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be

Art Unit: 2164

separately usable. In the instant case, Invention XI has separate utility such as providing a method of creating a group communication including information about a plurality of selected accounts that are members of a group by selecting a financial record corresponding to one of the selected accounts of the member group and obtaining information from the selected financial record. Further, Invention XII has separate utility such as providing a method of merging cardholder communications providing information about accounts of a member group by determining whether the primary owner is the intended recipient of a communication for each account and if so, merging the communications into a single communication to the primary owner. See MPEP § 806.05(d).

68. Because these inventions are distinct for the reasons given above and have acquired a separate status in the art as shown by their different classification, and because these inventions are distinct for the reasons given above and the search required for any of Groups I-XII is not required for any of the other of Groups I-XII, restriction for examination purposes as indicated is proper.

69. A telephone call was made to Ms. Brenda Ozaki Holmes on June 1, 2001 to request an oral election to the above restriction requirement, but did not result in an election being made.

Applicant is advised that the reply to this requirement to be complete must include an election of the invention to be examined even though the requirement be traversed (37 CFR 1.143).

Art Unit: 2164

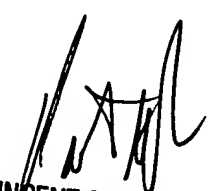
70. Applicant is reminded that upon the cancellation of claims to a non-elected invention, the inventorship must be amended in compliance with 37 CFR 1.48(b) if one or more of the currently named inventors is no longer an inventor of at least one claim remaining in the application. Any amendment of inventorship must be accompanied by a petition under 37 CFR 1.48(b) and by the fee required under 37 CFR 1.17(i).

71. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jim Calve, whose telephone number is (703) 308-1884. The examiner can be reached on Monday through Friday from 6:45 am to 6:45 pm. If the examiner is unavailable, the examiner's supervisor, Vincent Millin, may be reached at 703-308-1065. The fax number of the organization is 703-308-9051/9052. Any inquiry of a general nature should be directed to the receptionist at 703-305-3900.

JPC

JPC

June 4, 2001


VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100